

Information to identify the case:			
Debtor 1	Gregory R Hall		
	First Name	Middle Name	Last Name
Debtor 2	Kristie M Hall		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 13-20927-JAD			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Gregory R Hall

Kristie M Hall

5/31/18

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 5
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Gregory R Hall
 Kristie M Hall
 Debtors

Case No. 13-20927-JAD
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: mgut
 Form ID: 3180W

Page 1 of 3
 Total Noticed: 77

Date Rcvd: May 31, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 02, 2018.

db/jdb
 cr
 13592837 +Gregory R Hall, Kristie M Hall, 6384 Tuscarawas Road, Midland, PA 15059-2040
 13581867 Duquesne Light Company, c/o Peter J. Ashcroft, 2200 Gulf Tower, Pittsburgh, PA 15219
 13581868 +AES/PHEAA, PO BOX 8183, HARRISBURG, PA 17105-8183
 13581861 AP Account Services, LLC, PO Box 692365, San Antonio, TX 78269-2365
 13581864 +ARS Recovery Services LLC, 1845 Hwy 93, Ste 310, Kalispell, MT 59901-5721
 13581865 +Aes/pheaa, 1200 N 7th St, Harrisburg, PA 17102-1419
 13581866 +Allied Interstate, PO Box 361774, Columbus, OH 43236-1774
 13581866 Allied International Credit Corp (USA), 100 East Shore Drive, 3rd Floor,
 Glen Allen, VA 23059-5758
 13581869 +Allied Interstate, 800 Interchange West, 435 Ford Road, Minneapolis, MN 55426-1063
 13664404 Asset Recovery Solutions, Inc., 220 E Devon Avenue, Suite 200, Des Plaines, IL 60018-4501
 13581873 +CAPITAL ONE, N.A., PO Box 12907, Norfolk VA 23541-0907
 13601568 +Chase, 10790 Rancho Bernardo Rd, San Diego, CA 92127-5705
 13581877 +Citizens Auto Finance, 443 Jefferson Blvd, RJW 135, Warwick RI 02886-1321
 13581878 +Citizens Bank, Attn: Bankruptcy Department, 443 Jefferson Blvd Ms Rjw-135,
 Warwick, RI 02886-1321
 13581879 +Citizens Bank, 1 Citizens Dr, Riverside, RI 02915-3000
 13581880 +Client Services, 3451 Harry Truman Blvd, Saint Charles, MO 63301-9816
 13581882 +Eastern Account System, Po Box 837, Newtown, CT 06470-0837
 13581885 +First Energy Solutions, c/o Receivable Management Services, 4836 Brecksville Road,
 PO Box 523, Richfield, OH 44286-0523
 13618505 +GC Services Limited Partnership, 6330 Gulfton, Houston, TX 77081-1198
 13581888 +Harley-Davidson Credit Corp., 9441 LBJ Freeway, Suite 350, Dallas, TX 75243-4652
 13581890 +Heritage Valley Emergency Physicians, c/o NCO Financial Systems, Inc.,
 100 Fleet Street, 3rd Floor, Pittsburgh, PA 15220-2928
 13668817 +JC CHRISTENSEN & ASSOC, PO BOX 519, SAUK RAPIDS MN 56379-0519
 13581894 (address filed with court: J.C. Christensen and Associates, Inc., PO Box 519,
 Sauk Rapids, MN 56379)
 13581894 +JPMorgan Chase Bank, N.A., 3415 Vision Drive, OH4-7133, Columbus, OH 43219-6009
 13581897 +MRS Associates, 3 Executive Campus, Ste 400, Cherry Hill, NJ 08002-4103
 13581895 +NCB Mgmt Services, PO Box 1099, Langhorne, PA 19047-6099
 13581896 +National Hospital Collections, 235 High St, ste 516, Box 699, Morgantown, WV 26505-5454
 13581898 +Nations Recovery Center, Inc., 6491 Peachtree Industrial Blvd, Atlanta, GA 30360-2100
 13605074 Nco Fin/51, Po Box 13574, Philadelphia, PA 19101
 13581901 +Pheaa, PO Box 8147, Harrisburg, Pa 17105-8147
 13588309 +Phillips & Cohen Associates, Ltd, 258 Chapman Rd., Suite 205, Newark, DE 19702-5444
 13581904 +Sterling Jewelers Inc d/b/a Kay Jewelers, P.O. Box 1799, Akron, OH 44309-1799
 13581905 Sunrise Credit Services, PO Box 9100, Farmingdale, NY 11735-9100
 13581906 +The Bureaus Inc., Attention: Bankruptcy Dept., 1717 Central St., Evanston, IL 60201-1507
 13581907 +The Medical Center, 1000 Dutch Ridge Road, Beaver, PA 15009-9727
 13581912 +Tri State Medical, 720 Blackburn Rd., Sewickley, PA 15143-1459
 +Weisfield Jewelers/Sterling Jewelers Inc, Attn: Bankruptcy, Po Box 3680,
 Akron, OH 44309-3680

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg

E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jun 01 2018 03:01:59 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946
 cr +E-mail/Text: bkmailbayview@bayviewloanservicing.com Jun 01 2018 03:02:29
 BAYVIEW LOAN SERVICING, LLC, 4425 Ponce De Leon Blvd. 5th Floor,
 Coral Gables, FL 33146-1837
 cr +EDI: PRA.COM Jun 01 2018 06:53:00 PRA Receivables Management, LLC, POB 41067,
 NORFOLK, VA 23541-1067
 cr EDI: RECOVERYCORP.COM Jun 01 2018 06:53:00 Recovery Management Systems Corporation,
 25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605
 13581862 +E-mail/Text: bknotices@conduent.com Jun 01 2018 03:02:57 Aes/pnc Natl City,
 501 Bleeker St, Utica, NY 13501-2401
 13581863 +EDI: ALLIANCEONE.COM Jun 01 2018 06:53:00 Alliance One, 4850 Street Road, Suite 300,
 Feasterville Trevose, PA 19053-6643
 13596601 EDI: AIS.COM Jun 01 2018 06:53:00 American InfoSource LP as agent for,
 Midland Funding LLC, PO Box 268941, Oklahoma City, OK 73126-8941
 13660362 +EDI: ACCE.COM Jun 01 2018 06:53:00 Asset Acceptance LLC, Po Box 2036,
 Warren MI 48090-2036
 14691596 +E-mail/Text: bkmailbayview@bayviewloanservicing.com Jun 01 2018 03:02:29
 Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd. 5th Floor,
 Coral Gables, Florida 33146-1837
 13654487 EDI: RECOVERYCORP.COM Jun 01 2018 06:53:00 Bureaus Investment Group Portfolio No 15 LLC,
 c/o Recovery Management Systems Corp, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605
 13581875 EDI: CITICORP.COM Jun 01 2018 06:53:00 Childrens Place/Citicorp Credit Services,
 Attn.: Centralized Bankruptcy, Po Box 20363, Kansas City, MO 64195
 13581876 EDI: CITICORP.COM Jun 01 2018 06:53:00 Citibank Usa,
 Citicorp Credit Services/Attn: Centraliz, Po Box 20507, Kansas City, MO 64195

District/off: 0315-2

User: mgut
Form ID: 3180W

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Date Rcvd: May 31, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

13581870 +EDI: CAPITALONE.COM Jun 01 2018 06:53:00 Cap One, Po Box 30253,
Salt Lake City, UT 84130-0253
13581871 +EDI: CAPITALONE.COM Jun 01 2018 06:53:00 Capital 1 Bank, Attn: Bankruptcy Dept.,
Po Box 30285, Salt Lake City, UT 84130-0285
13581872 +EDI: CAPITALONE.COM Jun 01 2018 06:53:00 Capital One, 26525 N Riverwoods Blvd,
Mettawa, IL 60045-3438
13602971 EDI: CAPITALONE.COM Jun 01 2018 06:53:00 Capital One Bank (USA), N.A., PO Box 71083,
Charlotte, NC 28272-1083
13581874 +EDI: CHASE.COM Jun 01 2018 06:53:00 Chase, Po Box 15298, Wilmington, DE 19850-5298
13613223 +E-mail/Text: kburkley@bernsteinlaw.com Jun 01 2018 03:02:44 Duquesne Light Company,
c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200 Gulf Tower,
Pittsburgh, PA 15219-1908
13978048 EDI: ECMC.COM Jun 01 2018 06:53:00 ECMC, P.O. BOX 16408, ST. PAUL, MN 55116-0408
13581881 +EDI: BLUESTEM Jun 01 2018 06:53:00 Fingerhut, 53 Mcleland Road,
Saint Cloud, MN 56395-2076
13581883 +EDI: FSAE.COM Jun 01 2018 06:53:00 FirstSource Advantage, LLC, 205 Bryant Woods South,
Buffalo, NY 14228-3609
13581884 +E-mail/Text: Banko@frontlineas.com Jun 01 2018 03:02:58 Frontline Asset Strategies,
1935 West County Rd B2, Suite 425, Saint Paul, MN 55113-2795
13581889 +EDI: HFC.COM Jun 01 2018 06:53:00 HSBC Card Sevice, P.O. Box 5222,
Carol Stream, IL 60197-5222
13581887 +E-mail/Text: bankruptcy.notices@hdfsi.com Jun 01 2018 03:02:36 Harley Davidson Financial,
Attention: Bankruptcy, Po Box 22048, Carson City, NV 89721-2048
13659967 EDI: RESURGENT.COM Jun 01 2018 06:53:00 LVNV Funding, LLC its successors and assigns as,
assignee of CVF Consumer Acquisition, Company, Resurgent Capital Services, PO Box 10587,
Greenville, SC 29603-0587
13581891 +EDI: LEADINGEDGE.COM Jun 01 2018 06:53:00 Leading Edge Recovery Solutions,
5440 N. Cumberland Avenue, Suite 300, Chicago, IL 60656-1486
13581892 +EDI: MID8.COM Jun 01 2018 06:53:00 Midland Funding LLC, 8875 Aero Drive,
San Diego, CA 92123-2255
13581899 +E-mail/Text: egssupportservices@alorica.com Jun 01 2018 03:02:21 NCO Financial,
507 Prudential Rd, Horsham, PA 19044-2308
13581900 +E-mail/Text: bankruptcyntices@psecu.com Jun 01 2018 03:02:35 P S E C U,
Attention: Bankruptcy, Po Box 67013, Harrisburg, PA 17106-7013
13581902 EDI: PRA.COM Jun 01 2018 06:53:00 Portfolio Recovery, Attn: Bankruptcy, Po Box 41067,
Norfolk, VA 23541
13633677 EDI: PRA.COM Jun 01 2018 06:53:00 Portfolio Recovery Associates, LLC, POB 12914,
Norfolk VA 23541
13873457 EDI: PRA.COM Jun 01 2018 06:53:00 Portfolio Recovery Associates, LLC, POB 41067,
Norfolk, VA 23541
13604088 EDI: Q3G.COM Jun 01 2018 06:53:00 Quantum3 Group LLC as agent for, Comenity Bank,
PO Box 788, Kirkland, WA 98083-0788
13603950 EDI: RECOVERYCORP.COM Jun 01 2018 06:53:00 Recovery Management Systems Corporation,
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
13581903 EDI: SEARS.COM Jun 01 2018 06:53:00 Sears Charge Plus, 86 Annex, Atlanta, GA 30386-0001
13581908 EDI: URSI.COM Jun 01 2018 06:53:00 United Recovery, PO Box 722910,
Houston, TX 77272-2910
13581909 +EDI: URSI.COM Jun 01 2018 06:53:00 United Recovery Services, 5800 North Course Drive,
Houston, TX 77072-1613
13581910 +EDI: URSI.COM Jun 01 2018 06:53:00 United Recovery Systems, Inc., P.O. Box 722929,
Houston, TX 77272-2929
13581911 +EDI: WFNNB.COM Jun 01 2018 06:53:00 Victoria's Secret, Attention: Bankruptcy,
Po Box 182125, Columbus, OH 43218-2125
13581913 +EDI: WFNNB.COM Jun 01 2018 06:53:00 Wfnnb/New York & Compa, Attention: Bankruptcy,
P.O. Box 182685, Columbus, OH 43218-2685
13581914 +EDI: WFNNB.COM Jun 01 2018 06:53:00 Wfnnb/value City Furn, Attn: Bankruptcy,
Po Box 182685, Columbus, OH 43218-2685

TOTAL: 41

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr JPMORGAN CHASE BANK, NATIONAL ASSOCIATION
cr* ECMC, P.O. Box 16408, St. Paul, MN 55116-0408
cr* +Pheaa, PO Box 8147, Harrisburg, Pa 17105-8147
13618506* +Harley-Davidson Credit Corp., 9441 LBJ Freeway, Suite 350, Dallas, TX 75243-4652
13581886 ##+Gordon & Weinberg, PC, Frederic I. Weinberg, Esq, 1001 E. Hector St, Ste 220,
Conshohocken, PA 19428-2395
13581893 ##+Monarch Recovery Management, 10965 Decatur Road, Philadelphia, PA 19154-3210

TOTALS: 1, * 3, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0315-2

User: mgut
Form ID: 3180W

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***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 02, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 31, 2018 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION
andygornall@latouflawfirm.com
Edgardo D Santillan on behalf of Debtor Gregory R Hall ed@santillanlaw.com,
edscourt@debtlaw.com,edscourt@gmail.com,650corpst304bknotbackup15009@gmail.com,eds@debtlaw.com,
eds.myecfemail@gmail.com,r53999@notify.bestcase.com
Edgardo D Santillan on behalf of Joint Debtor Kristie M Hall ed@santillanlaw.com,
edscourt@debtlaw.com,edscourt@gmail.com,650corpst304bknotbackup15009@gmail.com,eds@debtlaw.com,
eds.myecfemail@gmail.com,r53999@notify.bestcase.com
James Warmbrodt on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION
bkgroup@kmlawgroup.com
James Warmbrodt on behalf of Creditor BAYVIEW LOAN SERVICING, LLC bkgroup@kmlawgroup.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com,
ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 8